

**APPRAISAL OF**



Row Style Residence

**LOCATED AT:**

7109 Phoebe Place  
Philadelphia, PA 9153

**FOR:**

Sheila Mohammad  
7109 Phoebe Place  
Philadelphia, PA, 19153

**BORROWER:**

Sheila Mohammad

**AS OF:**

November 17, 2020

**BY:**

Peter M Trent  
Trent Appraisal Associates



File No. 09415

November 17, 2010

Sheila  
Sheila Mohammad  
7109 Phoebe Place  
Philadelphia, PA, 19153

File Number: 09415

Dear Sheila:

In accordance with your request, I have appraised the real property at:

7109 Phoebe Place  
Philadelphia, PA 9153

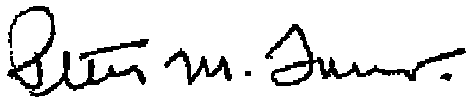
The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved.  
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of November 17, 2020 is:

\$60,000  
Sixty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,  
final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Sincerely,

A handwritten signature in black ink, appearing to read "Peter M. Trent".

Peter M Trent  
Trent Appraisal Associates



Uniform Residential Appraisal Report

File No. 09415

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address7109 Phoebe PlaceCityPhiladelphiaStatePAZip Code9153

BorrowerSheila MohammadOwner of Public RecordSheila MohammadCountyPhiladelphia

Legal DescriptionDocument 52543455

Assessor's Parcel #406646400 in Philadelphia CountyTax Year2019R.E. Taxes \$1,943

Neighborhood NameSouthwest PhiladelphiaMap Reference8187A1Census Tract0060.00

Occupant☒ Owner☐ Tenant☐ VacantSpecial Assessments \$0☐ PUDHOA \$0☐ per year☐ per month

Property Rights Appraised☒ Fee Simple☐ Leasehold☐ Other (describe)

Assignment Type☐ Purchase Transaction☐ Refinance Transaction☒ Other (describe)Market Value

Lender/ClientSheila MohammadAddress7109 Phoebe Place, Philadelphia, PA 19153

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?☐ Yes☒ No

Report data source(s) used, offering price(s), and date(s).According to the Bright MLS Service the subject has not been offered for sale in the last year.

CONTRACT

I☐ did☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$Date of Contract11/17/2020Is the property seller the owner of public record?☐ Yes☐ NoData Source(s)

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?☐ Yes☐ No

If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %		
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	5 %		
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	40 Low	0	Multi-Family	5 %		
Neighborhood BoundariesWoodland Avenue on the North, 67th Street on the East, S 75th Street on the South and Island Avenue on the West.				300 High	100	Commercial	5 %		
Neighborhood DescriptionThe subject is in an urban neighborhood of similar style and age housing. It is close to schools, shopping and areas of recreational opportunity. It is close to public transportation leading to Center City Philadelphia, the area's main employment and cultural center.				90 Pred.	60	Other Vacant	5 %		
Market Conditions (including support for the above conclusions)Please see that attached Market Conditions Analysis.									

SITE

Dimensions20 x 90Area1796 sfShapeRectangularViewN;Res;

Specific Zoning ClassificationRM1Zoning DescriptionResidential

Zoning Compliance☒ Legal☐ Legal Nonconforming (Grandfathered Use)☐ No Zoning☐ Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?☒ Yes☐ NoIf No, describe.

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street Macadam	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area☐ Yes☒ NoFEMA Flood ZoneXFEMA Map #4207570186HFEMA Map Date11/18/2015

Are the utilities and off-site improvements typical for the market area?☒ Yes☐ NoIf No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?☐ Yes☒ NoIf Yes, describe. There were no adverse factors noted during my inspection.

IMPROVEMENTS

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition			
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Brick/Avg	Floors	HW/WW/Poor			
# of Stories	2	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Brick/Avg	Walls	DW/Fair			
Type	<input type="checkbox"/> Det. <input checked="" type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	493 sq. ft.	Roof Surface	Membrane/Avg	Trim/Finish	Wood/Fair		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	0 %	Gutters & Downspouts	Aluminum	Bath Floor	Ceramic/Fair			
Design (Style) Row	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DbIHUng/Avg	Bath Wainscot	Insert/Avg				
Year Built1965	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Yes/Avg	Car Storage	<input checked="" type="checkbox"/> None				
Effective Age (Yrs)25	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Avg	<input type="checkbox"/> Driveway	# of Cars	0			
Attic	<input checked="" type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input checked="" type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> WoodStove(s) #0	Driveway Surface				
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel Gas	<input type="checkbox"/> Fireplace(s) # 0	<input type="checkbox"/> Fence	None	<input type="checkbox"/> Garage	# of Cars	0
<input type="checkbox"/> Floor	<input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck	Patio	<input type="checkbox"/> Porch	None	<input type="checkbox"/> Carport	# of Cars	0
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool	None	<input type="checkbox"/> Other	None	<input type="checkbox"/> Att.	<input type="checkbox"/> Det.	<input type="checkbox"/> Built-in
Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)									
Finished area above grade contains:6 Rooms3 Bedrooms1.0 Bath(s)1,360 Square Feet of Gross Living Area Above Grade									
Additional features (special energy efficient items, etc.).The subject has not been well maintained and updated and is rated to be in Fair (C5) market condition. There is evidence of severe water damage and mold. An expert should be hired to recommend treatment.									
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).C5;No updates in the prior 15 years;The property's condition is typical for the effective age noted. Its accrued depreciation is developed from this effective age. The property has been upgraded and there is no functional depreciation. There was no external obsolescence noted.									
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> NoIf Yes, describe. There were physical deficiencies and adverse conditions noted during my inspection thatr would effect the livability, soundness or structural integrity of the subject.									
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> NoIf No, describe. The subject conforms to its neighborhood in style, age and quality of construction.									



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SALES COMPARISON APPROACH

There are 9 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 40,000 to \$ 300,000 .

There are 57 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 40,000 to \$ 300,000 .

FEATURE		SUBJECT		COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
7109 Phobia Place		7371 Theodore Street		2625 S 71st Street		2522 S Holbrook Street			
Address Philadelphia, PA 9153		Philadelphia, PA 19153		Philadelphia, PA 19142		Philadelphia, PA 19142			
Proximity to Subject		0.47 miles NW		0.30 miles NW		0.43 miles NW			
Sale Price		\$ 60,000		\$ 55,000		\$ 60,000			
Sale Price/Gross Liv. Area		\$ 53.57 sq. ft.		\$ 55.44 sq. ft.		\$ 54.55 sq. ft.			
Data Source(s)		MLS #PAPH870814;DOM 15		MLS #PAPH886950;DOM 44		MLS #PAPH911712;DOM 5			
Verification Source(s)		Assessor/Exterior Inspection		Assessor/Exterior Inspection		Assessor/Exterior Inspection			
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		DESCRIPTION		DESCRIPTION	
Sale or Financing		ArmLth		ArmLth		ArmLth			
Concessions		Conv;0		Conv;0		Cash;0		0	
Date of Sale/Time		s04/20;c02/20		s06/20;c05/20		s08/20;c07/20		0	
Location		N;Res;		N;Res;		N;Res;			
Leasehold/Fee Simple		Fee Simple		Fee Simple		Fee Simple			
Site		1796 sf		1120 sf		1157 sf		845 sf	
View		N;Res;		N;Res;		N;Res;			
Design (Style)		AT2;Row		AT2;Row		AT2;Row			
Quality of Construction		Q3		Q3		Q3			
Actual Age		55		95		104		95	
Condition		C5		C4		C4		C5	
Above Grade		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count		6 3 1.0		6 3 1.0		6 3 1.0		5 2 1.0	
Gross Living Area 15		1,360 sq. ft.		1,120 sq. ft.		992 sq. ft.		1,100 sq. ft.	
Basement & Finished		680sf200sfwo		560sf0sfwu		496sf0sfin		550sf0sfin	
Rooms Below Grade		1rr0br0.1ba0o		+2,000		+2,000		+2,000	
Functional Utility		Average		Average		Average		Average	
Heating/Cooling		GHA/Window		GHW/Window		GHW/Window		GHW/Window	
Energy Efficient Items		None		None		None		None	
Garage/Carport		None		None		None		None	
Porch/Patio/Deck		Patio		Patio		None		Porch	
Net Adjustment (Total)		+ -		\$ 400		+ -		\$ 8,900	
Adjusted Sale Price of Comparables		Net Adj. -0.7%		Gross Adj. 19.3%		Net Adj. 3.6%		Gross Adj. 25.5%	
				\$ 59,600				\$ 57,000	
								\$ 68,900	

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) Assessor

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) Assessor

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	09/26/2012			
Price of Prior Sale/Transfer				
Data Source(s)				
Effective Date of Data Source(s)				

Analysis of prior sale or transfer history of the subject property and comparable sales The sales histories of the comparable properties are irrelevant to this assignment.

Summary of Sales Comparison Approach. See Attached Addendum

Indicated Value by Sales Comparison Approach \$ 60,000

Indicated Value by: Sales Comparison Approach \$60,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

This appraisal is made as is, subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 60,000 as of 11/17/2020 , which is the date of inspection and the effective date of this appraisal.



Uniform Residential Appraisal Report

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ADDITIONAL COMMENTS

Clarification of Intended Use and Intended User:

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

My opinion of a reasonable exposure time to attain the estimated market value is 90 days.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within a three-year period immediately preceding acceptance of this assignment.

The quality and condition ratings for the subject and the comparables are based upon my personal inspection of the subject, my interpretation of the photos and comments for comparable sales from the MLS, and how they compare with the subject. The appraiser is not privy to and does not have access or knowledge of quality and condition ratings from other appraiser peers for the same comparables utilized. The adjustments made by the appraiser are market derived and based on one or more of the following: the typical buyer's reaction in the market, appraiser expertise in the market, surveying professionals in the market, and/or pairing sales within the report and the market.

At the time of the effective date of this report, the country, state and subject market area is in the middle of the COVID-19 pandemic. The estimate of value is a result of closed sales data and current active/pending listing data in the subject's marketing area. As of the effective date of the appraisal, the length of time of the pandemic will last and any potential effects on the economy, housing prices, and the marketability of homes is unknown. This appraisal report and estimate of value is based on the current market data available to the appraiser.

The mold problem should be addressed soon. It is a health hazard.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

ESTIMATED	<input type="checkbox"/> REPRODUCTION OR	<input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE..... = \$
Source of cost data			Dwelling 1,360 Sq. Ft. @ \$ ..... = \$ 0
Quality rating from cost service	Effective date of cost data		Bsmt: 493 Sq. Ft. @ \$ ..... = \$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			
			Garage/Carport 187 Sq. Ft. @ \$ ..... = \$ 0
			Total Estimate of Cost-New ..... = \$ 0
	Less 50 Physical	Functional	External
	Depreciation		= \$ ( 0)
			Depreciated Cost of Improvements ..... = \$ 0
			"As-is" Value of Site Improvements ..... = \$
Estimated Remaining Economic Life (HUD and VA only) 25 Years			INDICATED VALUE BY COST APPROACH..... = \$

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases	Total number of units	Total number of units sold
Total number of units rented	Total number of units for sale	Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.



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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.



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**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).



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File No. 09415

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.


25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature



Name Peter M Trent

Company Name Trent Appraisal Associates

Company Address 12 Windsor Circle

Wayne, PA 19087

Telephone Number

Email Address

Date of Signature and Report 11/17/2020

Effective Date of Appraisal 11/17/2020

State Certification # RL-003004-R

or State License #

or Other (describe) State #

State PA

Expiration Date of Certification or License 06/30/2021

ADDRESS OF PROPERTY APPRAISED

7109 Phoebe Place

Philadelphia, PA 9153

APPRAISED VALUE OF SUBJECT PROPERTY \$ 60,000

LENDER/CLIENT

Name Shield

Company Name Sheila Mohammad

Company Address 7109 Phoebe Place

Philadelphia, PA 19153

Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name

Company Name

Company Address

Telephone Number

Email Address

Date of Signature

State Certification #

or State License #

State

Expiration Date of Certification or License

SUBJECT PROPERTY

- ☐ Did not inspect subject property
- ☐ Did inspect exterior of subject property from street
- Date of Inspection
- ☐ Did inspect interior and exterior of subject property
- Date of Inspection

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
- ☐ Did inspect exterior of comparable sales from street
- Date of Inspection



Uniform Appraisal Dataset Definitions

File No. 09415

Condition Ratings and Definitions

**C1**     The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

*\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

**C2**     The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

*\*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

**C3**     The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*\*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

**C4**     The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*\*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.*

**C5**     The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*\*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

**C6**     The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*\*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*

Quality Ratings and Definitions

**Q1**     Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

**Q2**     Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

**Q3**     Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

**Q4**     Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

**Q5**     Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

**Q6**     Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

**Little or no updating or modernization. This description includes, but is not limited to, new homes.**

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

**The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.**

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

**Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion.**

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.



File No. 09415

Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design(Style)
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
BsyRd	Busy Road	Location
cp	Carport	Garage/Carport
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
cv	Covered	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
DT	Detached Structure	Design(Style)
dw	Driveway	Garage/Carport
Estate	Estate Sale	Sale or Financing Concessions
e	Expiration Date	Date of Sale/Time
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Garage - Attached	Garage/Carport
gbi	Garage - Built-in	Garage/Carport
gd	Garage - Detached	Garage/Carport
GR	Garden Structure	Design(Style)
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
HR	High Rise Structure	Design(Style)
Ind	Industrial	Location & View

Abbrev.	Full Name	Appropriate Fields
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
MR	Mid-Rise Structure	Design(Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
op	Open	Garage/Carport
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design(Style)
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RT	Row or Townhouse	Design(Style)
RH	Rural Housing - USDA	Sale or Financing Concessions
SD	Semi-detached Structure	Design(Style)
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site, Basement
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
w	Withdrawn Date	Date of Sale/Time
Woods	Woods View	View

[illegible][illegible]



Borrower: Sheila Mohammad		File No.: 09415
Property Address: 7109 Phoebe Place		Case No.:
City: Philadelphia	State: PA	Zip: 9153
Lender: Sheila Mohammad		

**Comments on Sales Comparison**

This is a real estate appraisal report.

The definition of Market Value is taken from Fannie Mae.

The Income Approach to Value was considered and eliminated because it is irrelevant to this assignment.

The client is Sheila Maohammad.

The purpose of this report is to estimate the market value of the subject as of the date of my inspection.

The appraisal date is 11/17/2020 and the effective date of the appraisal is 11/17/2020.

There are no hypothetical conditions used in the generation of this report.

The age of the subject and comparable sales have been obtained from the MLS and public records as well as the appraisers's experience and knowledge of the neighborhood.

Differences may exist between the MLS and public records. These differences have no impact on this report. The effective age and the condition rating are more relevant and given more weight than the actual age.

The scope of the work and the methods used in estimating the market value are typical of the methods used by my peers in developing a market value estimation.

The property is a single family residence and this use is also determined to be its highest and best use.

There were no departures from the Standards 1 and 7 of the USPAP.

All comparables were considered in determining a value estimate with most weight placed on Sale #1 because of its many similarities to the subject.

The subject is 16 miles from my office and I appraise properties in its marketing area on a normal basis.

Per the MC data developed for this report the market is active with level values and shorter marketing times.

The subject meets the local zoning codes according to public records. I have not secured a use and occupancy certificate from the local zoning office. No guarantee for accuracy is assumed by the appraiser. The subject has no apparent easements, encroachments, special assessments or other adverse condition.

There are no oil, mineral or gas leases.

From data developed for this report, it appears that the subject is not in a FEMA flood plain. I am not, however, a certified FEMA engineer and cannot make a professional flood plain determination. It is recommended that if there is any concern in this matter that a flood certification be obtained.

The adjustments made in this report are conservative numbers based on sampling of the typical prudent buyer in this marketed or by pairing the comparables within the report or paired sales analysis if identical properties exist. These adjustments are not a scientific qualified or quantified number.

Lot adjustments are not based on a set dollar amount per acre but rather what a prudent buyer would pay for the same in this marketplace. Adjustments are conservative based on market impact. Adjustments are not based on cost per acre or cost per square foot land sales.

The gross living area in this report is adjusted as \$15 per square foot. Taken into consideration are building costs, price/gross living area, buyer preference,sales comparisons and discounting of the land value.

The appraisal was completed with all consideration given to the Sales Approach to Value. I believe that in this marketplace this is the most credible approach in determining market value. If the subject is 2 years old or older it is accepted in the appraisal industry that the Cost Approach to Value is not a reliable source of value determination because of the difficulty in arriving at a credible number for the accrued depreciation.

This appraisal has been signed digitally using the ACI software. It is acceptable by the ASB.

Utilities were on and all appliances were working at the time of my inspection.

There was no chattel or personal property considered in the development of this report.



Market Conditions Addendum to the Appraisal Report

File No. 09415

MARKET RESEARCH & ANALYSIS

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address

7109 Phoebe Place

City

Philadelphia

State

PA

Zip Code

9153

Borrower

Sheila Mohammad

Instructions:

The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	20	15	22	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	3.33	5.00	7.33	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	9	12	9	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.70	2.40	1.23	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	150,450	131,000	166,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	22	8	8	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	135,000	135,000	127,900	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	112	106	30	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	96.64%	100.00%	100.00%	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

It is typical in the subject's marketing area for sellers to pay up to 3% of the contract price in sales concessions.

Are foreclosure sales (REO sales) a factor in the market?

☐ Yes

☒ No

If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information.

It is typical in the market of the subject for the buyer to receive up to 3% in sales concessions.

Market data is derived from Trend MLS and local assessors. The information is usually reliable.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

The Bright MLS system reports a balanced market in the subject market area with no change in values over the last year.

CONDO/CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project , complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project?

☐ Yes

☐ No

If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

N/A

Summarize the above trends and address the impact on the subject unit and project.

N/A

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name Peter M Trent

Company Name Trent Appraisal Associates

Company Address 12 Windsor Circle

Wayne, PA 19087

State License/Certification # RL-003004-R

State PA

Email Address ptrent46er@gmail.com

Signature

Name

Company Name

Company Address

State License/Certification #

State

Email Address



Borrower: Sheila Mohammad		Exhibit A	Page 13 of 29	File No.: 09415
Property Address: 7109 Phoebe Place			Case No.:	
City: Philadelphia		State: PA		Zip: 9153
Lender: Sheila Mohammad				



FRONT VIEW OF  
SUBJECT PROPERTY

Appraised Date: November 17, 2020  
Appraised Value: \$ 60,000



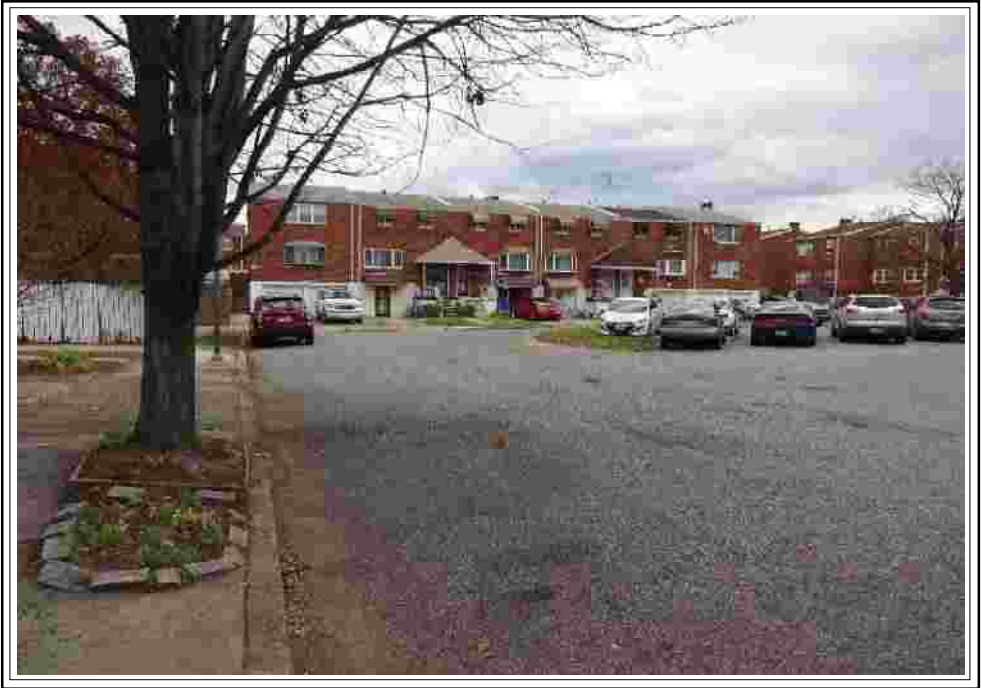
REAR VIEW OF  
SUBJECT PROPERTY



STREET SCENE



Borrower: Sheila Mohammad		Exhibit A	Page 14 of 29	File No.: 09415
Property Address: 7109 Phoebe Place			Case No.:	
City: Philadelphia		State: PA		Zip: 9153
Lender: Sheila Mohammad				



Street Scene Looking North



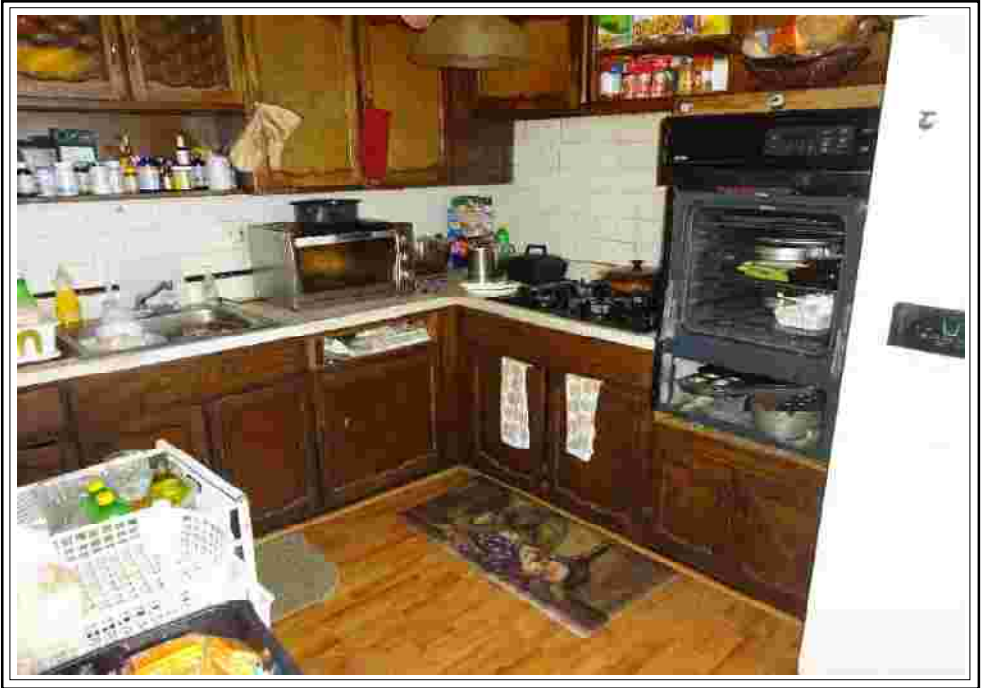
Ceiling in Living Room



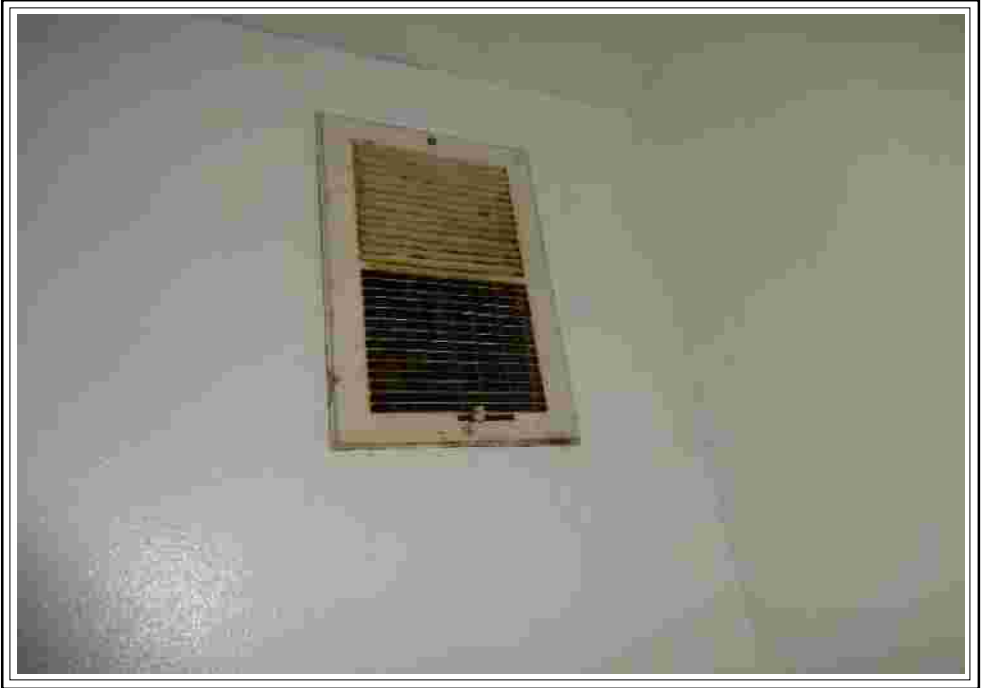
Dining Room



Borrower: Sheila Mohammad		Exhibit A Page 15 of 29	File No.: 09415
Property Address: 7109 Phoebe Place		Case No.:	
City: Philadelphia		State: PA	Zip: 9153
Lender: Sheila Mohammad			



Kitchen



Mold in Vent



Second Floor Water Damage



Borrower: Sheila Mohammad		Exhibit A	Page 16 of 29	File No.: 09415	
Property Address: 7109 Phoebe Place				Case No.:	
City: Philadelphia				State: PA	Zip: 9153
Lender: Sheila Mohammad					



Water Damage in Bedroom



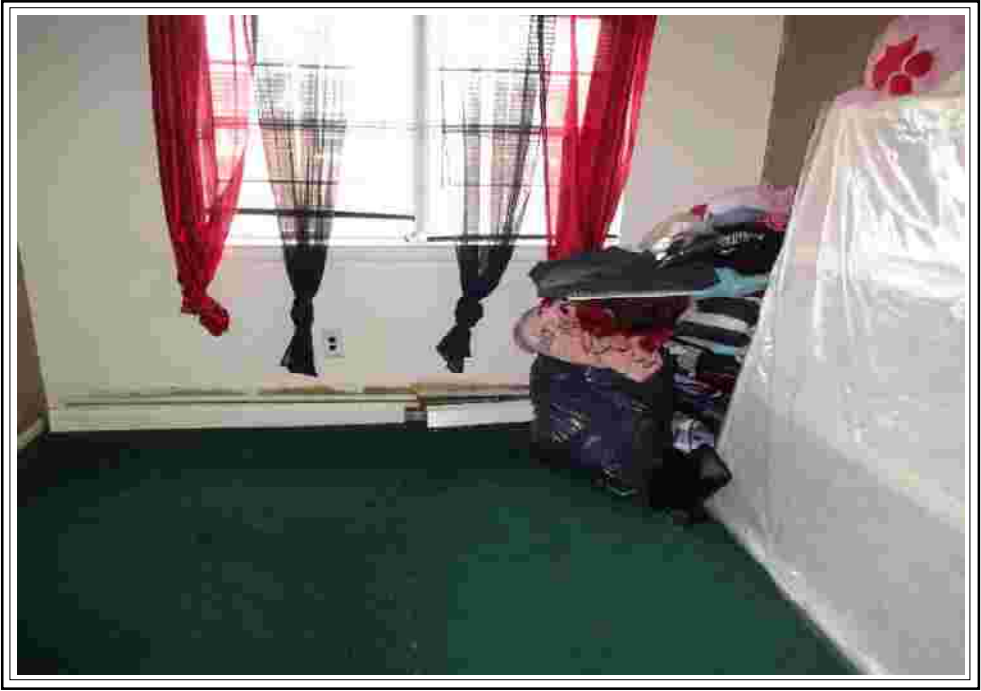
Mold and Water Damage



Bedroom with Mold and Water Damage



Borrower: Sheila Mohammad		Exhibit A Page 17 of 29	File No.: 09415
Property Address: 7109 Phoebe Place			Case No.:
City: Philadelphia		State: PA	Zip: 9153
Lender: Sheila Mohammad			



Bedroom



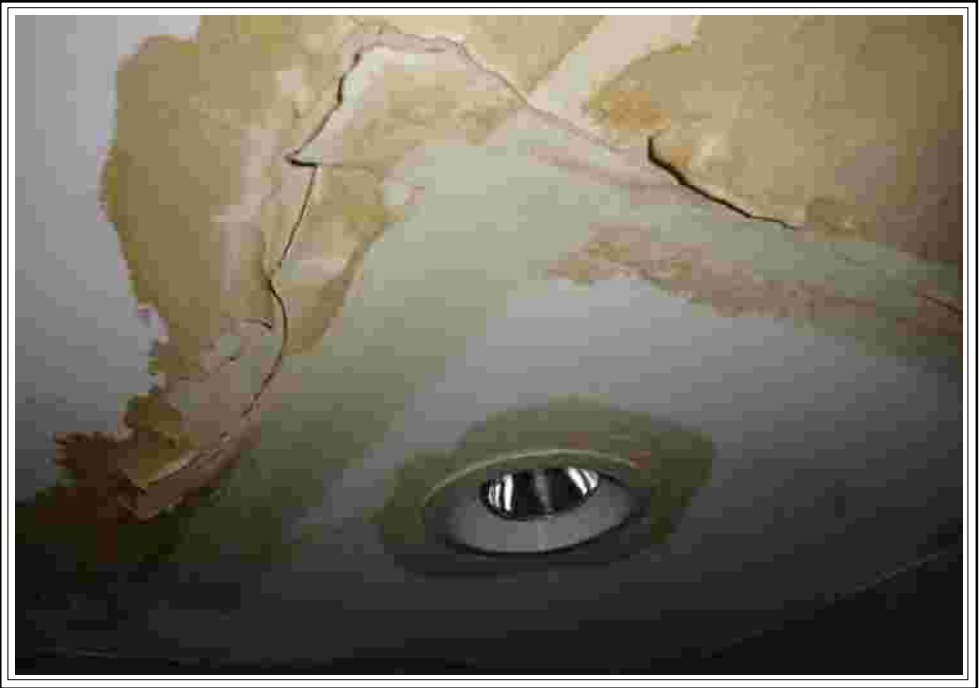
Water Damage



Water Damage



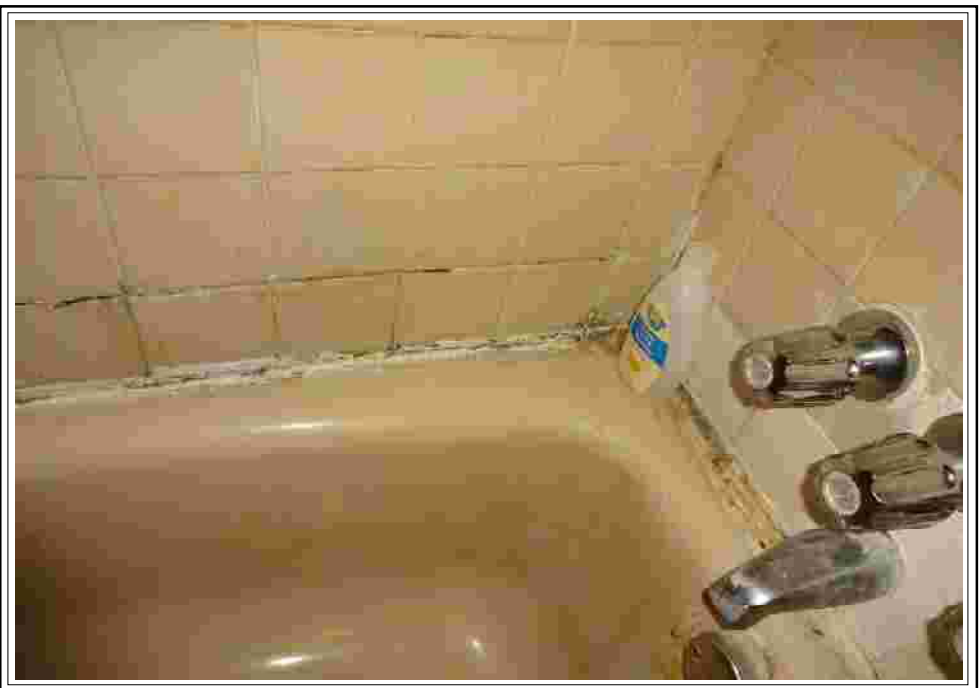
Borrower: Sheila Mohammad		Exhibit A	Page 18 of 29	File No.: 09415	
Property Address: 7109 Phoebe Place				Case No.:	
City: Philadelphia				State: PA	Zip: 9153
Lender: Sheila Mohammad					



Water Damage



Mold in Bedroom



Mold in Bathroom



Borrower: Sheila Mohammad		Exhibit A	Page 19 of 29	File No.: 09415
Property Address: 7109 Phoebe Place			Case No.:	
City: Philadelphia		State: PA		Zip: 9153
Lender: Sheila Mohammad				



Mold



Rear Yard



HW Furnace



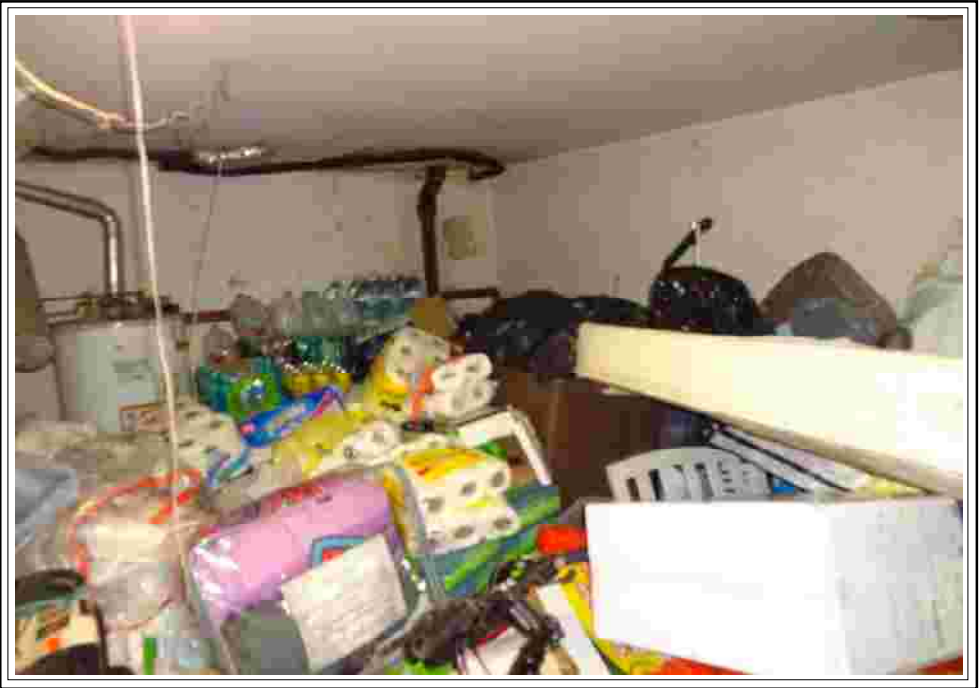
Borrower: Sheila Mohammad		Exhibit A Page 20 of 29	File No.: 09415
Property Address: 7109 Phoebe Place			Case No.:
City: Philadelphia		State: PA	Zip: 9153
Lender: Sheila Mohammad			



Basement Laundry



Basement .5 Bath





Borrower: Sheila Mohammad		Exhibit A	Page 21 of 29	File No.: 09415
Property Address: 7109 Phoebe Place			Case No.:	
City: Philadelphia		State: PA		Zip: 9153
Lender: Sheila Mohammad				



COMPARABLE SALE #1

7371 Theodore Street  
Philadelphia, PA 19153  
Sale Date: s04/20;c02/20  
Sale Price: \$ 60,000



COMPARABLE SALE #2

2625 S 71st Street  
Philadelphia, PA 19142  
Sale Date: s06/20;c05/20  
Sale Price: \$ 55,000

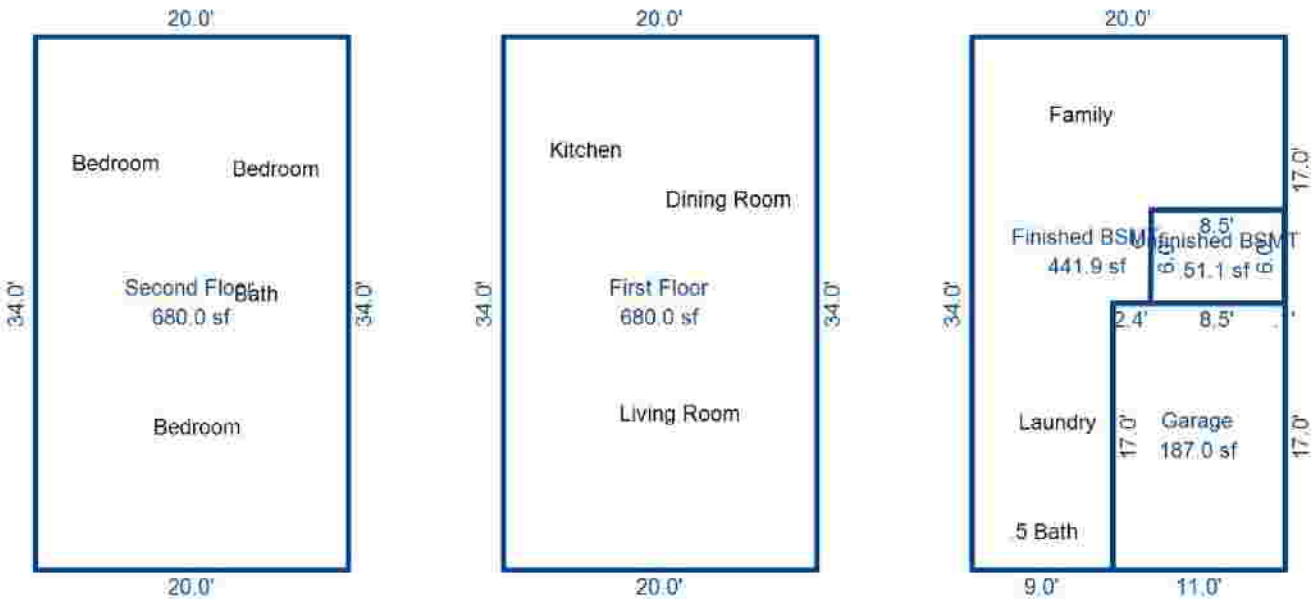


COMPARABLE SALE #3

2522 S Holbrook Street  
Philadelphia, PA 19142  
Sale Date: s08/20;c07/20  
Sale Price: \$ 60,000



Borrower: Sheila Mohammad		File No.: 09415	
Property Address: 7109 Phoebe Place		Case No.:	
City: Philadelphia		State: PA	Zip: 9153
Lender: Sheila Mohammad			



Sketch by Apex Sketch

AREA CALCULATIONS SUMMARY						AREA CALCULATIONS BREAKDOWN				
Code	Description	Factor	Net Size	Perimeter	Net Totals	Name	Base x	Height x	Width =	Area
GLA1	First Floor	1.0	680.0	108.0	680.0	First Floor		34.0 x	20.0 =	680.0
GLA2	Second Floor	1.0	680.0	108.0	680.0	Second Floor		34.0 x	20.0 =	680.0
BSMT	Finished BSMT	1.0	441.9	120.0						
	Unfinished BSMT	1.0	51.1	29.0	493.0					
GAR	Garage	1.0	187.0	56.0	187.0					
Net LIVABLE			(rounded)		1,360	2 total items			(rounded)	1,360



Borrower: Sheila Mohammad

File No.: 09415

Property Address: 7109 Phoebe Place

Case No.:

City: Philadelphia

State: PA

Zip: 9153

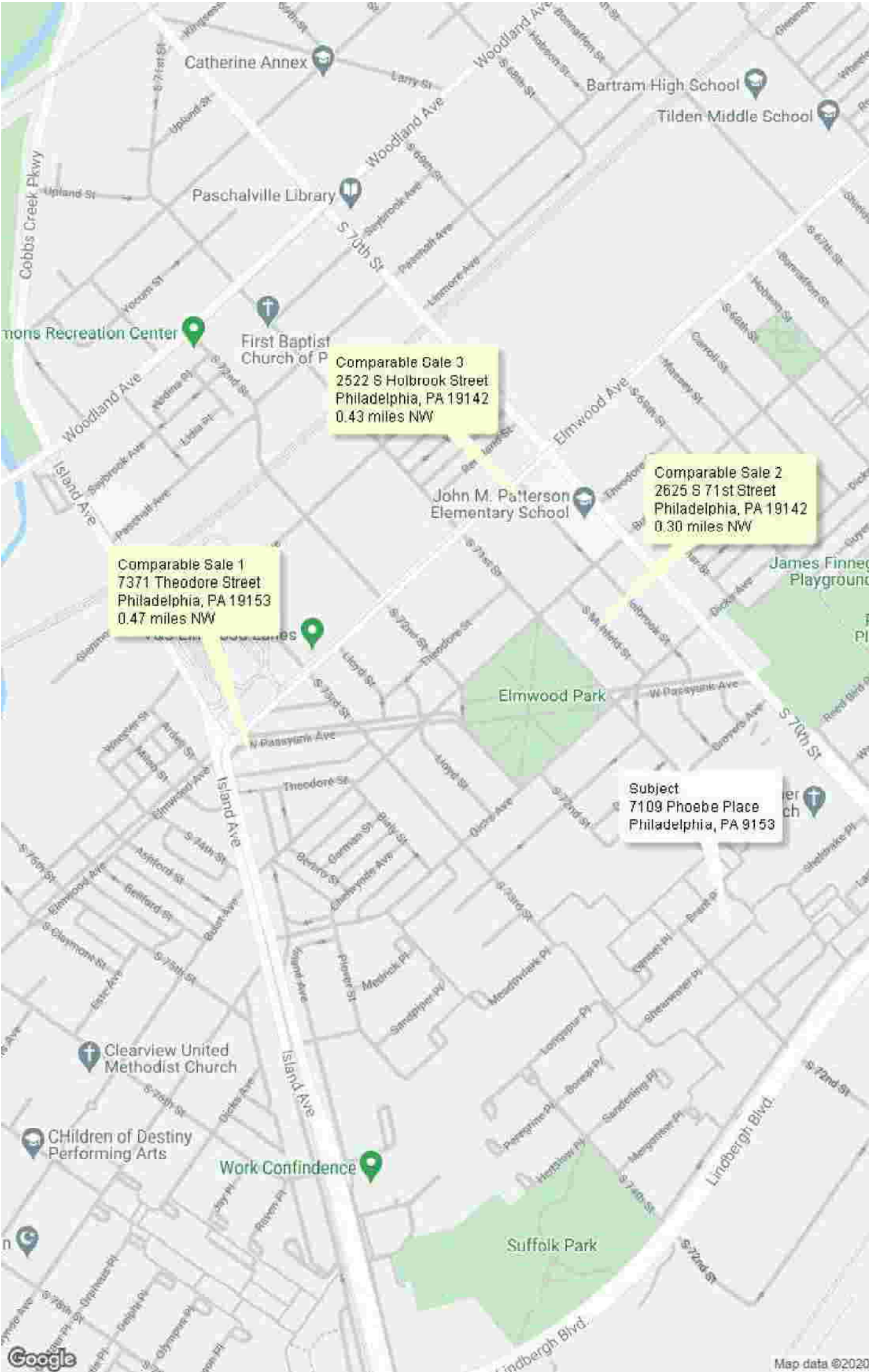
Lender: Sheila Mohammad

GROSS BUILDING AREA (GBA)			1,360
GROSS LIVING AREA (GLA)			1,360
Area(s)	Area	% of GLA	% of GBA
Living	1,360		100.00
Level 1	680	50.00	50.00
Level 2	680	50.00	50.00
Level 3			
Other			
Basement Garage	GBA <input type="checkbox"/>	493	
	<input type="checkbox"/>	187	
	<input type="checkbox"/>		

Area Measurements					Area Type						
Measurements		Factor		Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage	
<u>6.00</u>	x	<u>0.03</u>	x	<u>2.00</u> = <u>0.10</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<u>11.00</u>	x	<u>8.60</u>	x	<u>1.00</u> = <u>94.60</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<u>17.00</u>	x	<u>11.40</u>	x	<u>1.00</u> = <u>193.80</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<u>6.00</u>	x	<u>0.07</u>	x	<u>1.00</u> = <u>0.39</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<u>17.00</u>	x	<u>9.00</u>	x	<u>1.00</u> = <u>153.00</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<u>6.00</u>	x	<u>0.03</u>	x	<u>2.00</u> = <u>0.10</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<u>8.50</u>	x	<u>6.00</u>	x	<u>1.00</u> = <u>51.00</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<u>17.00</u>	x	<u>11.00</u>	x	<u>1.00</u> = <u>187.00</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<u>34.00</u>	x	<u>20.00</u>	x	<u>1.00</u> = <u>680.00</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<u>34.00</u>	x	<u>20.00</u>	x	<u>1.00</u> = <u>680.00</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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Borrower: Sheila Mohammad	File No.: 09415
Property Address: 7109 Phoebe Place	Case No.:
City: Philadelphia	State: PA Zip: 9153
Lender: Sheila Mohammad	





Borrower: Sheila Mohammad	File No.: 09415
Property Address: 7109 Phoebe Place	Case No.:
City: Philadelphia	State: PA
Lender: Sheila Mohammad	Zip: 9153





Borrower: Sheila Mohammad	File No.: 09415
Property Address: 7109 Phoebe Place	Case No.:
City: Philadelphia	State: PA Zip: 9153
Lender: Sheila Mohammad	



FLOOD INFORMATION

Community: City of Philadelphia  
Property is NOT in a FEMA Special Flood Hazard Area  
Map Number: 4207570186H  
Panel: 4207570186  
Zone: X  
Map Date: 11-18-2015  
FIPS: 42101  
Source: FEMA DFIRM

LEGEND

- = FEMA Special Flood Hazard Area - High Risk
- = Moderate and Minimal Risk Areas
- Road View:
  - = Forest
  - = Water

Sky Flood™

No representation or warranty is made by any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.



File No. 09415

\*\*\*\*\* INVOICE \*\*\*\*\*

File Number: 0941511/17/2020

Sheila  
Sheila Mohammad  
7109 Phoebe Place  
Philadelphia, PA 19153

Borrower : Sheila Mohammad

Invoice # : 09415

Order Date : 11/09/2020

Reference/Case # :

PO Number :

7109 Phoebe Place  
Philadelphia, PA 9153

Appraisal	\$	375.00
	\$	-----
Invoice Total	\$	375.00
State Sales Tax @	\$	0.00
Deposit	(\$	375.00 )
Deposit	(\$	----- )
Amount Due	\$	0.00

Terms: Paid in full - 11/17/2020

Please Make Check Payable To:

Peter M. Trent  
12 Windsor Circle  
Wayne, PA 19087

Fed. I.D. #: 197-32-8260

Thank You





Subject Front View



Title



Subject Rear View



Subject Street Scene



Extra Photo 1



Extra Photo 2



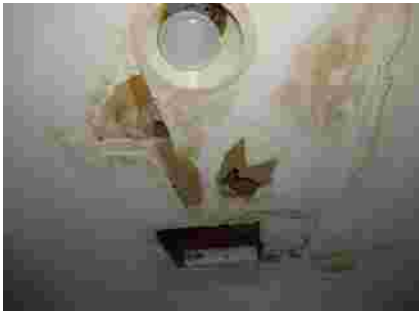
Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



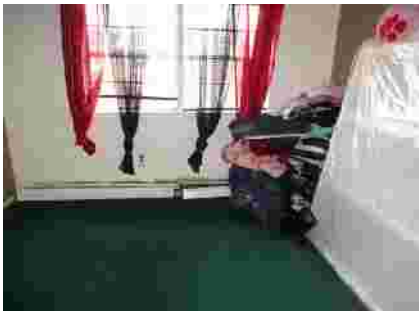
Extra Photo 1



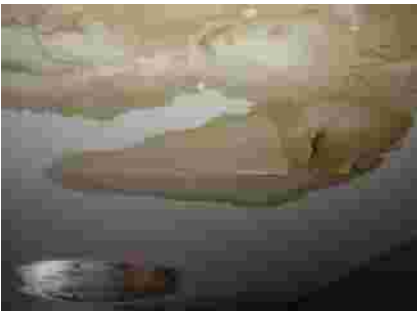
Extra Photo 2



Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Extra Photo 1

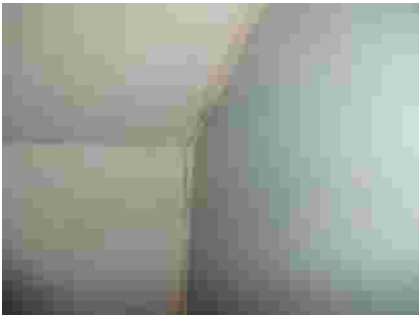


Extra Photo 2





Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Extra Photo 1



Extra Photo 2



Extra Photo 3



Sales Comp. 1



Sales Comp. 2



Sales Comp. 3



Location Map



Aerial Map



Flood Map

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